Remarks

The Office Action mailed March 17, 2008 and made final has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, and 75-84 are pending in this application. Claims 1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, and 75-84 stand rejected. Claims 3, 4, 18, 19, 33, 43-47, 50, 54-60, 66, and 71-74 have already been canceled.

Applicants would like to point out that a sister-case to the present application was recently allowed by the U.S. Patent Office. The sister-case is U.S. Patent Application Serial Number 10/125,034 (the '034 Patent Application). This sister-case is a continuation in part patent application claiming priority to the present patent application. Although the '034 Patent Application has not yet published as a U.S. patent, it has been allowed and the issue fee has been paid. In addition, the allowable subject matter from the '034 Patent Application has been included within the present claims of this patent application. Accordingly, for at least these reasons and the reasons set forth below, Applicants submit that the present case is in condition for allowance.

The rejection of Claims 1-3, 5-18, 20-42, 48-49, 51-53, 61-65, 67-70, and 75-84 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent 5,987,434 to Libman in view of U.S. Patent 6,678,698 to Fredell et al. (hereinafter referred to as "Fredell") is respectfully traversed. Although the Office Action includes Claims 3, 18, and 33 in the Section 103 rejection, Claims 3, 18, and 33 have previously been canceled. Accordingly, Applicants have not included Claims 3, 18, and 33 in these arguments.

Libman describes an apparatus that uses client information to automatically select and present financial products appropriate for a client. The apparatus includes an input device for inputting client information, financial product information, ancillary data, and decision criteria. The apparatus also includes a storage device for storing the inputted items, and decision making

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logic circuitry for using the inputted items to select a subset of the financial products. An output device prepares a client communication which identifies the subset of the financial products. The output device incorporates a portion of the client information and a portion of the financial products information into the client communication. Notably, Libman does not describe nor suggest, for example, a deal library, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer* (emphasis added).

Fredell describes a secure web-based system for communicating and managing project information. The system allows two or more business entities to connect via a "virtual link" and share documents, allowing the person posting the documents to limit each entity access to certain documents. Notably, Fredell does not describe nor suggest, for example, a deal library, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer*. (Emphasis added.)

Claim 1 recites a method for offering and managing at least one deal process, wherein the method comprises the steps of "prompting an authorized user associated with the business entity to create a deal and a deal library between the business entity and the prospective customer at the server system after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer*, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division . . ." (Emphasis added.)

Applicants respectfully submit that neither Libman nor Fredell, considered alone or in combination, describes or suggests a method for offering and managing at least one deal process

as is recited in Claim 1. Specifically, neither Libman nor Fredell, considered alone or in combination, describes or suggests, for example, a deal library, wherein the deal library includes an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer*. (Emphasis added.) Rather, in contrast to the present invention, Libman describes, as recited on page 8 of the Office Action, that "the virtual agent is given a list of products that the agent can use in analysis [sic] the best deal to propose to the client...The products that the agent has to choose from are the same as a deal library." Accordingly, even assuming, *arguendo*, that Libman describes what is stated in the Office Action, Libman does not describe what is presently claimed. Rather, Libman describes a method wherein the type of deal is *selected by the virtual agent* (step F) by identifying insurance need and analyzing and evaluating client data, including demographic information. Furthermore, Fredell describes a general document database where documents can be entered and retrieved. Applicants submit that providing access to documents, as described by Fredell, is not a description of automatically creating a deal library based on the type of deal selected by the customer. As such, neither Libman nor Fredell, considered alone or in combination, describes or suggests an organizational structure for storing information therein that is automatically created based on the type of deal selected by the customer.

In addition, neither Libman nor Fredell, considered alone or in combination, describes or suggests identifying a prospective customer of the business entity based on prospect information already stored within the database, creating a deal for the business entity to propose to the identified prospective customer wherein the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, creating within the business profile at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer and wherein the at least one customized web page and portal is stored within the database, and

offering the proposed deal to the identified prospective customer by displaying on the client system for the prospective customer the at least one web page and portal customized for attracting the prospective customer to the proposed deal proposed by the business entity.

Accordingly, for at least the reasons set forth above, Claim 1 is submitted as being patentable over Libman in view of Fredell.

Claims 2, 5-15, 75, and 79 depend from independent Claim 1. When the recitations of Claims 2, 5-15, 75, and 79 are considered in combination with the recitations of Claim 1, Applicants submit that Claims 2, 5-15, 75, and 79 likewise are patentable over Libman in view of Fredell.

Claim 16 recites a system comprising "at least one client system connected to said server through a network, said server configured to . . . prompt an authorized user associated with the business entity to create a deal and a deal library between the business entity and the prospective customer after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer*, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division . . ." (Emphasis added.)

Claim 16 recites a system that is configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 16 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 17, 20-30, 76, and 80 depend from Claim 16. When the recitations of Claims 17, 20-30, 76, and 80 are considered in combination with the recitations of Claim 16, Applicants submit that Claims 17, 20-30, 76, and 80 likewise are patentable over Libman in view of Fredell.

Claim 31 recites an apparatus comprising "means for creating a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity . . . means for prompting an authorized user associated with the business entity to create a deal and a deal library between the business entity and the prospective customer for the proposed deal after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer*, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division . . . ." (Emphasis added.)

Claim 31 recites an apparatus that is configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 31 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 32, 34-42, 77, and 81 depend from Claim 31. When the recitations of Claims 32, 34-42, 77, and 81 are considered in combination with the recitations of Claim 31, Applicants submit that Claims 32, 34-42, 77, and 81 likewise are patentable over Libman in view of Fredell.

Claim 48 recites a method for initiating a deal transaction, said method comprising the steps of "creating a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity…prompting an authorized user associated with the business entity to create a deal and a deal library between the business entity and the prospective customer at the server system after the prospective customer has selected the proposed deal, the deal library for the deal including an organizational structure for storing information therein that is automatically created based on the type of deal *selected by*

the customer, and includes at least one default template automatically stored therein that is based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division . . ." (Emphasis added.)

Claim 48 recites a method that includes steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 48 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 49, 51-53, and 83 depend from Claim 48. When the recitations of Claims 49, 51-53, and 83 are considered in combination with the recitations of Claim 48, Applicants submit that Claims 49, 51-53, and 83 likewise are patentable over Libman in view of Fredell.

Claim 61 recites a computer program embodied on a computer-readable medium for managing a deal process, said program comprising at least one code segment that receives information and then "creates a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity . . . prompts an authorized user associated with the business entity to create a deal and a deal library between the business entity and the prospective customer after the prospective customer has selected the proposed deal, the deal library for each selected deal including an organizational structure for storing information therein that is automatically created based on the type of deal *selected by the customer*, and includes at least one default template that is automatically stored therein and based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division . . ." (Emphasis added.)

Claim 61 recites a computer program comprising at least one code segment configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly,

Applicants submit that Claim 61 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 62-65, 78, and 82 depend from Claim 61. When the recitations of Claims 62-65, 78, and 82 are considered in combination with the recitations of Claim 61, Applicants submit that Claims 62-65, 78, and 82 likewise are patentable over Libman in view of Fredell.

Claim 67 recites a computer for managing a deal process, the computer programmed to "create a structure of divisions and sub-divisions for the business profile, wherein each division and sub-division has a different authority level within the business entity . . . prompt an authorized user associated with the business entity to create a deal and a deal library between the business entity and the prospective customer after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure for storing information based therein that is automatically created based on the type of deal *selected by the customer*, and includes at least one default template that is automatically stored therein and based upon the type of deal, wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division . . ." (Emphasis added.)
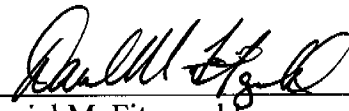
Claim 67 recites a computer configured to perform steps essentially similar to those described in the method of Claim 1. Accordingly, Applicants submit that Claim 67 is patentable over Libman in view of Fredell for reasons that correspond to the patentability of Claim 1.

Claims 68-70 and 84 depend from Claim 67. When the recitations of Claims 68-70 and 84 are considered in combination with the recitations of Claim 67, Applicants submit that Claims 68-70 and 84 likewise are patentable over Libman in view of Fredell.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, and 75-84 be withdrawn.

In view of the foregoing amendment and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,

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